



1997 MICHIGAN

Homestead Property Tax Credit Claim for Veterans and Blind People

This booklet contains
forms and instructions for:

- **MI-1040CR-2**

Michigan Homestead
Property Tax Credit
Claim for Veterans and
Blind People



**If you also file a
Michigan Income Tax
Return (form MI-1040),
you can file
electronically and get
your refund faster.**

**See your tax practitioner
or file on-line from your
home computer.**

STATE OF MICHIGAN



JOHN ENGLER, Governor

DEPARTMENT OF TREASURY

TREASURY BUILDING, P.O. BOX 15128, LANSING, MICHIGAN 48901
DOUGLAS B. ROBERTS, State Treasurer

January 1998

Enclosed are the forms needed to file your 1997 Michigan property tax credit claim. Please review your completed return carefully to make sure the information entered is correct. A list of the common errors that cause processing delays appears on page 3 of this booklet.

We no longer print your Social Security number on the mailing label. Instead, for security reasons, a ten-digit code number appears on the label. If you file early and use the mailing label, you will help shorten the processing time of your return. Remember, use the mailing label only if the information on it is correct.

Your property taxes are based on your millage rate times your taxable value, rather than your state equalized value. You must use your taxable value when filing for a property tax credit.

If, in 1997, you received a corrected or supplemental tax bill or a refund of property taxes paid from a previous year as a result of an adjustment to your homestead property tax exemption, you must adjust your 1997 property tax amount. Interest received or paid on the adjusted property taxes may not be claimed on line 9 of the property tax credit claim.

We appreciate your comments on these forms and instructions.

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New Web Site

Visit our new Treasury web site on the Internet at:
www.treas.state.mi.us

A Note About Debts

Michigan law requires that any money owed to the state or other agencies be deducted from your credit before it is issued. This includes money owed for past due taxes, school loans, child support due the Friend of the Court, an IRS levy, money due a state agency, a court-ordered garnishment or other court orders. Taxpayers who are married, filing jointly may receive a computer-generated *Income Allocation to Non-Obligated Spouse C-4297*. Completing and filing this form may limit the portion of the refund that can be applied to a liability. If Treasury applies all or part of your refund to any of these debts, you will receive a letter of explanation.

For Help -- 1-800-487-7000

Call this number to talk to a department representative for answers to your questions about Michigan income tax and the various credit forms. Staff is available to take your call between 8 a.m. and 5 p.m. (Mon. - Fri.) year round. During tax processing season (February - April) staff is available between 7 a.m. and 7 p.m. (Mon. - Fri.). Individuals answering these toll-free lines will answer specific questions on the preparation of the income tax forms and various credit forms. **Refund status information will not be given at this number (see below).**

Deaf, hearing or speech impaired persons using a Text Telephone for the Deaf (TTY) should call 517-373-9419 for assistance. This number is reserved for persons using a TTY. Other persons calling this number will be directed to call the toll-free phone number. Deaf, hearing or speech impaired persons may also call the Michigan Relay Center at 1-800-649-3777.

If you need help completing your credit form, contact your local senior citizen center or community service agency to find out if there is a volunteer tax assistance program available. You may also want to contact your local library to see if it has a copy of the tax preparation video that was distributed to libraries throughout the state.

To Check On Your 1997 Credit -- 1-800-827-4000

Allow at least eight weeks for the processing of your 1997 credit claim before calling the Computerized Refund Information System (CRIS). You must have the primary filer's Social Security number and household income to get refund information. This number may be called 24 hours a day. CRIS will allow you to check on your refund once every seven days.

If your return is selected for review, CRIS will tell you to allow an additional eight weeks for the processing of your return.

Refunds for years prior to 1997 are processed after the 1997 returns are completed.

How To Get Forms --

1-800-FORM-2-ME (367-6263)

This number may be called 24 hours a day. Tell our computerized forms message system what you need, and we will mail your forms. Forms are also available at all Treasury offices listed on page 3. Commonly used forms are available at Michigan Secretary of State offices, many libraries, post offices and financial institutions.

Michigan Tax Forms By Fax -- 810-754-0362

Call from a fax phone to have 1997 Michigan tax forms sent to your fax machine 24 hours a day/365 days a year.

Michigan Tele-Help System



1-800-827-4000

Tele-Help is an automated system of informative recordings about income tax and various credit topics. Call 1-800-827-4000 anytime and listen for the Tele-Help instructions. This number operates 24 hours every day.

Tele-Help code numbers and topics

General Income Tax Information

- 111 Where to go for help
- 121 To get a copy of your return
- 131 Refund offsets
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 - Deceased taxpayers
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When You Have FINISHED ✓

Please review your return for the following **common errors** that may delay your refund:

- using a label with incorrect information
- illegible writing
- transposing numbers in the Social Security number
- entering figures on the wrong lines
- computation errors
- omitting the taxable value of your homestead
- omitting the school district code
- failing to report total household income from all sources, both taxable and nontaxable, on the property tax credit claim form
- leaving the Family Independence Program (FIP) line blank (line 24), entering the wrong amount of FIP assistance, or entering the household income subtotal on this line
- reporting two years of property taxes or special assessments
- filing multiple returns for the same tax year.

Before you mail your claim, review it carefully and make sure it is complete.

Mail your claim to:

**Michigan Department of Treasury
Lansing, MI 48956**

If you mail your 1997 claim in the same envelope with a claim for years before 1997, your 1997 claim will be delayed.

Treasury Offices

The Treasury field offices no longer prepare tax returns. If you need help, please call the Lansing office. Forms are available at all Treasury field offices.

Main Office:

LANSING, 48922
Treasury Building
430 W. Allegan St.
1-800-827-4000 (refunds)
1-800-487-7000 (information)

Other Offices:

DETROIT, 48226
State of Michigan Plaza Building
1200 6th St.

ESCANABA, 49829
State Office Building, Room 7
305 Ludington St.
(open 8 - 12 only)

FLINT, 48502
State Office Building, 7th Floor
125 E. Union St.
(closed 12 - 1)

GRAND RAPIDS, 49503
State Office Building, 3rd Floor
350 Ottawa St., NW

KALAMAZOO, 49005-0286
535 S. Burdick St., Ste. 197
(closed 12 - 1)

PONTIAC, 48342
100 N. Saginaw St.

SAGINAW, 48607
State Office Building, 4th Floor
411-I E. Genesee St.
(open 8 - 12 only)

TRAVERSE CITY, 49684
701 S. Elmwood Ave., Ste. 1
(open 8 - 12 only)

Deaf, hearing or speech impaired persons may call 517-373-9419 (TTY) or the Michigan Relay Center at 1-800-649-3777.

General Information

About The Homestead Property Tax Credit (MI-1040CR-2)

This booklet is only intended as a guide to help you complete your claim; it does not take the place of the law. If you are required to file a *Michigan Income Tax Return* (form MI-1040), wait until you complete that form, then file your credit claim with it.

A *Homestead Property Tax Credit Claim for Veterans and Blind People* (form MI-1040CR-2) is included in this booklet. If you qualify based on the information below, complete this form and the *Homestead Property Tax Credit Claim* for general claimants (form MI-1040CR).

File the form that gives you the larger credit.

Who may claim a property tax credit

You may claim a property tax credit if ALL of these apply:

- you were a Michigan resident at least six months of 1997,
- your homestead is located in Michigan,
- you pay property taxes or rent on your Michigan homestead, and
- your income is within the qualifying limits (see "Household income limits" on this page).

You can have only **one homestead** at a time and you must be the occupant as well as the owner or renter. Your homestead can be a rented apartment or a mobile home on a lot in a mobile home park. A vacation home or income property is not considered your homestead.

Your homestead is in your state of **domicile**. Domicile is the place where you have your permanent home. It is the place you plan to return to whenever you go away. Even if you spend the winter in a southern state, your domicile is still in Michigan. College students and others whose permanent homes are not in Michigan are not Michigan residents. Domicile continues until you establish a new permanent home.

Who may file the MI-1040CR-2 form

You may file the MI-1040CR-2 if you are:

- a veteran with a service-connected disability or veteran's surviving spouse,
- a surviving spouse of a veteran deceased in service,
- a veteran of wars before World War I, a pensioned veteran, a surviving spouse of these veterans, or an active military, whose household income is less than \$7,500.
- a surviving spouse of a nondisabled or nonpensioned veteran of the Korean War, World War II and World War I whose household income is less than \$7,500,
- blind and own your homestead.

If you are blind and rent your homestead, claim your credit on form MI-1040CR as a totally and permanently disabled person. Call 1-800-FORM-2-ME (367-6263) if you need form MI-1040CR.

Household income limits

Household income cannot be more than \$7,500 for some military personnel. See line 6 on the MI-1040CR-2 form for more information. If your income is over the limit for form MI-1040CR-2, you may qualify for a credit using form MI-1040CR.

Taxpayers with household income over \$82,650 are not eligible for a credit in any category. The computed credit (line 11) is reduced by 10 percent for every \$1,000 (or part of \$1,000) that household income exceeds \$73,650. If filing a part-year return, you must annualize your income to determine if the income limitation applies. See instructions for annualizing on page 9.

Property tax credit limits

If you own your home, your credit is based on the 1997 property taxes levied on your home, the taxable value of your homestead and the allowance for your filing category. See Table 1 on page 10 for your allowance. If you do not know the taxable value of your homestead, contact your local treasurer.

If you rent your home, your credit depends on how much rent you pay, an allowance for your filing category and the millage rate on the rented property. The millage rate is the total millage levied by your city or township, county and school district. If you do not know the rate, contact your local treasurer.

Your credit cannot be more than \$1,200.

When to file

If you do not have to file a Michigan income tax return (form MI-1040), you may file your credit claim as soon as you know your household income and property taxes levied in 1997. If you are required to file a Michigan income tax return, your credit claim should be attached to your tax return and filed by April 15, 1998. By law, Treasury cannot process a 1997 credit claim received after April 15, 2002.

Delaying payment of your property taxes

Senior citizens, disabled people, veterans, surviving spouses of veterans, and farmers may be able to delay paying property taxes. It depends on the county you live in and your income level. **Contact your local or county treasurer for more information about delaying payment of your property taxes.**

Household income

Household income is the total income (taxable and nontaxable) of both spouses or of a single person maintaining a household. It is your federal adjusted gross income (AGI), plus all income exempt or excluded from AGI. See "Married, filing separately" and "Single adults sharing a home" on page 8.

Credit Computation Examples

To calculate your credit, first divide the allowance from Table 1, page 10, by the taxable value of your homestead. The result is a percentage. Multiply this percentage by your property tax paid to arrive at your credit (maximum \$1,200).

Homeowner's example: You are a 90 percent disabled veteran, age 66, with household income of \$9,000. Your home has a taxable value of \$10,500 and the property tax is \$525. As a disabled veteran your taxable value allowance (TVA) from Table 1, page 10, is \$4,500. Compute the credit as follows:

$\$4,500 \text{ TVA (from Table 1)} \div \$10,500 \text{ taxable value} = 42.8\% \text{ refundable (.428)}$

$\$525 \text{ property taxes} \times .428 = \225 credit

Renter's example: The taxable value of the rented homestead is determined by multiplying your rent by 20 percent and dividing the result by the millage rate on the homestead. For example, you are a pensioned veteran and rent your home for \$395 per month. Your local assessor tells you the millage rate for your home is 56 mills (.056 or \$56 for every \$1,000 of taxable value). Compute the credit as follows:

$\$395 \text{ monthly rent} \times 12 = \$4,740 \text{ yearly rent}$

$\$4,740 \times .20 = \$948 \text{ taxes attributable to rent}$

$\$948 \div .056 \text{ (millage rate)} = \$16,929 \text{ (taxable value)}$

$\$3,500 \text{ TVA (from Table 1)} \div \$16,929 \text{ (taxable value)} = 20.67\% \text{ (.2067) refundable}$

$\$948 \text{ property taxes} \times .2067 = \196 credit

Reminder: Blind people who rent their homestead do not qualify for credit on form MI-1040CR-2 and should file as totally and permanently disabled persons on form MI-1040CR.

Household income does NOT include:

- stipends received by an enrolled participant in the foster grandparent or senior companion program pursuant to the Domestic Volunteer Service Act of 1973.
- energy assistance grants or energy assistance tax credits.
- government payments to a third party, like a doctor. However, if payment is made from money withheld from your benefit, the payment is part of household income. For example, the Family Independence Agency (FIA) may pay your rent directly to the landowner.
- money received from a government unit to repair or improve your homestead.
- surplus food.
- state and local income tax refunds and homestead property tax credits.
- chore service payments. (These payments are income to the provider but not the person receiving the service.)
- the first \$300 from gambling, bingo, lottery or prizes. For example, if you win \$500 in a church raffle, you must include \$200 of this in your household income.
- the first \$300 in gifts, cash or expenses paid on your behalf by a family member or friend.
- amounts deducted from Social Security or Railroad Retirement benefits for Medicare premiums.
- life, health and accident insurance premiums paid by your employer. However, if you pay medical insurance or Health Maintenance Organization (HMO) premiums for you or your family, you can deduct the cost from household income.
- the gain postponed on the sale of your personal residence (see instructions for line 17 on page 8).

Property taxes eligible for credit

General ad valorem property taxes that were levied on your homestead in 1997, including collection fees up to 1 percent of the taxes, can be claimed no matter when you

pay them. You may add to your 1997 taxes the amount of property taxes billed in 1997 from a corrected or supplemental tax bill. You must deduct from your 1997 property taxes any refund of property taxes received in 1997 that was a result of a corrected tax bill from a previous year.

Do not include:

- delinquent property taxes (e.g., 1996 property taxes paid in 1997),
- penalty and interest for late payment of property tax,
- delinquent water or sewer bills,
- property taxes on cottages or second homes,
- special assessments (for drains, sewers, etc.) that are not based on state equalized value or taxable value or are not applied to the entire taxing jurisdiction.

Home used for business. If you use part of your home for business you can claim the property taxes on the living area of your homestead, but not the property taxes on the portion used for your business. This applies whether or not you claim the property taxes on a federal business schedule.

Owner-occupied duplexes. When both units are equal, you are limited to 50 percent of the tax on both units. This is true even if 20 percent of the rent paid on the rental is less than 50 percent of the property taxes.

Owner-occupied income property. This section applies if you are an apartment building owner and live in one of the units, or are a single family homeowner and rent a room(s) to a tenant(s). You must do two calculations to figure the tax that can be claimed and base your credit on the **lower** amount. The first calculation subtracts 20 percent of the rent collected from the tax eligible for credit. The second calculation reduces the tax eligible for credit by the amount of tax claimed as a business deduction on your U.S. 1040.

For example, your home has an upstairs apartment that is rented to a tenant for \$395 a month. Total property taxes on your home are \$2,150. Here are the calculations:

Step 1: $\$395 \times 12 = \$4,740$ annual rent

$\$4,740 \times .20 = \948 taxes attributable to the apartment

$\$2,150$ total taxes - $\$948 = \$1,202$ taxes attributable to your homestead

Step 2: $\$2,150$ total taxes - $\$858$ taxes claimed as a business deduction = $\$1,292$ taxes attributable to your homestead

Your taxes eligible for credit are \$1,202, the smaller of the two computations.

Farmers. You may include farmland taxes in your property tax credit claim if any of the following conditions apply:

- If your gross receipts from farming are greater than your household income, you can claim all of your farmland taxes including taxes on unoccupied farmland. (Do not include taxes on farmland that is not adjacent or contiguous to your home and that you rent or lease to another person.)
- If gross receipts from farming are less than your household income and you have lived in your home more than 10 years, you can claim the taxes on your home and the farmland adjacent and contiguous to your home.
- If gross receipts from farming are less than your household income and you have lived in your home less than 10 years, you may claim the taxes on your home and the five acres of farmland adjacent and contiguous to your home.

You may not claim rent paid for vacant farmland when computing your property tax credit claim.

Include any farmland preservation tax credit in your household income. Enter the amount of credit you received in 1997 on line 18 or include it in net farm income on line 16.

Homestead property tax credits are not included in household income. If you included this amount in your taxable farm income, subtract it from household income.

Rent eligible for credit

Twenty percent of rent paid is considered property tax eligible for credit, except as explained below.

If you live in housing on which **service fees** are paid instead of taxes, 10 percent of your rent is eligible for credit. If the landowner says your tax share is less than 10 percent, use the amount the landowner gives you.

If your housing is **exempt** from property tax and no service fee is paid, you are not eligible for credit. This includes university or college-owned housing.

If your **housing costs are subsidized**, base your claim on the amount you pay. Do not include the federal subsidy amount.

If you are a **mobile home park resident**, claim the \$3 per month specific tax plus 20 percent of the balance of rent paid.

If you are a **cooperative housing corporation resident member**, claim your share of the property taxes on the building. If you are one of the few who lives in a cooperative where residents pay rent on the land where the building sets, you may also claim 20 percent of that land rent. (Do not take 20 percent of your total monthly payment.)

When you pay **room and board in one fee**, the landowner should be able to exclude the board portion of your payment and tell you the amount that goes toward your room. You may then claim 20 percent of your room rent as taxes.

You may also determine your tax eligible for credit based on square footage. For example, you pay \$750 a month for room and board. You occupy 600 square feet of a 62,000 square foot apartment building. The landowner pays \$54,000 in taxes per year.

Step 1: $600/62,000 = .0097$

Step 2: $\$54,000 \times .0097 = \524 taxes you can claim for credit

Amending your claim

Use the MI-1040X form and attach a copy of your corrected MI-1040CR-2 claim. You must do this within four years of the due date of your original income tax return.

Special Situations

If you moved in 1997

Residents who lived temporarily outside Michigan may qualify for a credit as long as Michigan remained their state of domicile. However, personal belongings and furnishings must have remained in the Michigan homestead AND the homestead must not have been rented or sublet during the temporary absence. (See the definition of domicile on page 4.)

If you bought or sold your home, you must prorate your taxes. Complete Part 4 of form MI-1040CR-2 to determine which taxes are eligible for credit. Use only the taxes levied in 1997 on each Michigan homestead, then prorate

those taxes based on the days of occupancy. Do not include taxes on out-of-state property.

If you married in 1997, use Part 4 on page 2 of the MI-1040CR-2 to prorate taxes for the period of time each spouse occupied his or her home. Use Part 5 if one spouse rented part of the year. Combine each spouse's share of taxes or rent for the period of time he or she lived in separate homesteads. Then add the prorated share of taxes or rent for the time you lived together in your marital home. Write "Married in 1997" and the date of your marriage next to line 41. This only applies to homes located in Michigan and to couples who married during 1997. If you

separated or divorced during 1997, see "Separated or divorced claimants" on this page.

Part-year residents who lived in Michigan at least six months during the year may be entitled to a partial credit. You must include all income received as a Michigan resident in Part 2, household income. Complete Part 4 to determine the taxes that apply to your Michigan homestead.

Residents of nursing homes and other adult care homes

If you are a resident of a nursing home, adult foster care home or home for the aged, that facility is considered your homestead. If the facility pays local property taxes (many do not), you may claim your portion of those taxes for credit. You may not claim rent. Ask the manager what your share is. If you would rather figure it yourself, divide the amount of property tax levied on the facility in 1997 by the number of residents the facility is licensed for. This is your share. If both you and your spouse live in the facility, add your shares together. If you lived in the facility only part of the year, multiply this amount by the portion of the year you lived at the facility. **(Exception: no credit is allowed if your facility charges are paid directly to the facility by a government agency.)**

If you maintain a homestead and your spouse lives in an adult care home, you may file a joint claim. Combine the tax for your homestead and your spouse's share of the facility's property tax to compute your claim.

If you are single and maintain a homestead (that is not rented to someone else) while living in an adult care home, you may claim either your homestead or your share of the facility's property tax, but not both. Use the one that gives you the larger credit.

Deceased claimants

The estate of a taxpayer who died in 1997 (or 1998 before filing a claim) may be entitled to a credit for 1997. The surviving spouse or personal representative can claim this credit.

The **surviving spouse** may file a joint claim with the deceased. Enter both names and Social Security numbers on the form, and write "deceased" after the decedent's name. Sign the return and write "filing as surviving spouse" and the decedent's date of death in the decedent's signature block. Include the decedent's income in household income.

The **personal representative** claiming a credit must prorate taxes to the date of death. Use Part 4, lines 33 - 41, to help prorate the property taxes. Annualize household income. (See the instructions for line 30 on page 9.) Attach a copy of the tax bills or rent receipts. Also submit a copy of the federal *Statement of Person Claiming Refund Due a Deceased Taxpayer* (form 1310) or a Michigan *Claim for Refund Due a Deceased Taxpayer* (form MI-1310).

Enter on line 1 of the decedent's claim the names of the decedent and personal representative in the following order:

Joe Lane, Estate of
Mary Jones, Rep.

Use the decedent's Social Security number and the personal representative's address. Enter the date of death in the signature block.

Separated or divorced claimants

If you are separated and file a joint return with your spouse, your claim must be based on the tax or rent for 12 months on only one home. The household income must be the combined income of both spouses for the entire year.

If you file separate federal and state returns and maintain separate homesteads, you may each claim a credit. Each credit is based on the individual taxes or rent and individual income for each person.

If you separated or divorced in 1997, figure your credit based on the taxes you paid together before your separation plus whatever taxes you paid individually after your separation. Attach a schedule showing your computation. The brochure *Homestead Property Tax Credit for Separated or Divorced Taxpayers* (form C-4354) contains a worksheet to help you compute your credit.

Example: Bob and Alice separated on October 1, 1997. The annual taxes on the home they owned were \$1,860. Alice continued to live in the home, and Bob moved to an apartment on October 1 and paid \$350 per month rent for the rest of the year. Alice earned \$20,000 and Bob earned \$25,000. They lived together for 274 days.

Step 1: Determine the prorated income for each spouse for the 274 days they lived together. Divide each spouse's total income by 365 days then multiply that figure by 274.

Alice $(\$20,000/365) \times 274 = \$15,014$
Bob $(\$25,000/365) \times 274 = \$18,768$

Step 2: Add both prorated incomes together to determine the total income for the time they lived together.

$\$15,014 + \$18,768 = \$33,782$

Step 3: Divide each individual's prorated share of income by the total income from step 2 to determine the percentage of income attributable to each.

Alice $\$15,014/\$33,782 = 44\%$
Bob $\$18,768/\$33,782 = 56\%$

Step 4: Determine the prorated taxes eligible for credit for the time they lived together. Divide the \$1,860 by 365 days then multiply by 274 days.

$(\$1,860/365) \times 274 = \$1,396$

Step 5: Determine each individual's share of the prorated taxes. Multiply the \$1,396 by the percentages determined in step 3.

Alice $\$1,396 \times 44\% = \614
Bob $\$1,396 \times 56\% = \782

Enter these amounts on line 36, column A, of your MI-1040CR-2. Then complete lines 37-40.

Alice uses Part 4, column B, to determine her share of taxes for the remaining 91 days. Bob uses Part 5 to determine his share of rent. Each completes the remaining parts of the MI-1040CR-2 or MI-1040CR according to the line-by-line instructions.

Married, filing separately

Spouses who file separate Michigan income tax returns and share a household are entitled to only one property tax credit. Complete the property tax credit claim jointly and include income from both spouses in household income. You may then divide the credit as you wish. If each spouse claims a portion of the credit, attach a copy of the claim showing each spouse's share of the credit to each income tax return. Enter your portion of the credit on line 30 of form MI-1040.

Single adults sharing a home

When two or more single adults share a home, each may file a credit claim if each has contracted to pay rent or owns a share of the home. Each person should file an individual claim based on his or her household income and prorated share of taxes or rent paid.

Line-by-Line Instructions for Form MI-1040CR-2

Lines not listed are explained on the form.

PART 1: IDENTIFICATION

Lines 1, 2 and 3: If you are filing this form with an income tax return (form MI-1040), you do not need to enter your address on this form, but you must enter your name(s) and Social Security number(s). If you are married filing separate claims, enter both Social Security numbers but do not enter your spouse's name.

Line 4: See pages 15 and 16.

Line 5: If you and your spouse had a different residency status, mark the box that applies to each spouse.

PART 2: PROPERTY TAX and HOUSEHOLD INCOME

If you bought or sold your home or if you are a part-year resident, go to Part 4 of the MI-1040CR-2. Renters, go to Part 5 of the MI-1040CR-2.

Include all taxable and nontaxable income you and your spouse received as Michigan residents in 1997. If your family lived in Michigan while one spouse earned wages outside Michigan, include the income earned out-of-state in your household income. (See "Who may claim a property tax credit" and "Household income" on page 4.)

Line 8: If you own your homestead, enter the taxable value of your homestead from your 1997 property tax statement. If you do not know your taxable value, ask your local treasurer. Farmers should include the taxable value on all land that qualifies for this credit.

Line 9: Read "Property taxes eligible for credit" on page 5 before you complete this line.

Line 12: Enter all compensation received as an employee. Include strike pay, supplemental unemployment benefits (SUB pay), deferred

compensation received, sick pay or long-term disability benefits, including income protection insurance.

Line 14: Enter the sum of the amounts from the following U.S. forms: *Schedule C* (business income or loss); 4797 (other gain or loss); and *Schedule E* (rents, royalties, partnerships, S corporations, estates and trusts). Include amounts from sources outside Michigan. **Attach these schedules to your claim.**

Line 15: Enter all annuity, pension and IRA benefits and the name of the payer. This should be the taxable amount shown on your U.S. 1099-R. If no taxable amount is shown on your U.S. 1099-R, use the gross amount. Also include the total amount of any lump sum distribution, including amounts reported on your U.S. 4972.

Line 16: Enter the amount from U.S. *Schedule F* (farm income or loss). Attach *Schedule F*.

Line 17: Enter all capital gains. This is the total of short- and long-term gains, less short- and long-term losses from your U.S. *Schedule 1040D*, line 17 (for gains) or line 18 (for losses). Include gains realized on the sale of your residence regardless of your age or whether or not these gains are exempt from federal income tax. Do not include deferred gains from the sale of a residence when the proceeds are reinvested in a new home (in accordance with Internal Revenue Code (IRC) section 1034).

Line 18: Enter here and describe any other taxable income. This includes:

- Alimony received.
- Awards, prizes, lottery, bingo and other gambling winnings over \$300 (see "Household income does NOT include" on page 5).
- Farmland Preservation Tax Credits if not included in farm income on line 16.

Line 19: Enter your Social Security, Supplemental Security Income (SSI) and Railroad Retirement benefits. Include death benefits and amounts received for minor children or other dependent adults who live with you. Report the amount actually received. **Do not** include the amount deducted for Medicare.

Line 20: Enter child support received. Also enter all care payments received as a foster parent. **Note:** If you received a 1997 *Child Support Annual Statement* showing child support payments paid to the Friend of the Court, enter the child support portion here and attach a copy of the statement. Also see line 24.

Line 22: Enter other nontaxable income. This includes: compensation for damages to character or for personal injury or sickness; an inheritance (excluding an inheritance from your spouse); proceeds of a life insurance policy paid on the death of the insured (excluding benefits from a policy on your spouse); death benefits paid by or on behalf of an employer; the value over \$300 in gifts of cash, merchandise or expenses paid on your behalf (rent, taxes, utilities, food, medical care, etc.) from parents, relatives or friends; minister's housing allowance; amounts paid directly to you as a scholarship, stipend, grant or GI bill benefits; and reimbursements from child and/or medical care spending accounts. Also include such payments made on your behalf except government payments made directly to an educational institution or subsidized housing project.

Line 23: Enter workers' compensation benefits received, service-connected disability compensation benefits and pension benefits received from the Veterans Administration. Veterans receiving retirement benefits should enter the benefits on line 15.

Line 24: Enter the total payments made to your household by the Family Independence Agency (FIA) and all other public assistance payments. Your *1997 Annual Statement(s)* mailed by FIA in January 1998 will show your total FIA payments. Your statement(s) may include the following: Family Independence Program assistance (FIP), State Disability Assistance (SDA), State Family Assistance (SFA), Refugee Assistance, Repatriate Assistance and vendor payments for shelter, heat and utilities. **Note:** If you received a *1997 Child Support Annual Statement*, subtract the amount of child support payments entered on line 20 from the total FIA payments and enter the difference here.

Line 26: Enter total adjustments from your U.S. 1040, line 31, or U.S. 1040A, line 15. Describe any adjustments to income. These adjustments reduce household income:

- payments to an individual retirement account (IRA), Keogh (HR 10), SEP, or SIMPLE plans;
- moving expenses;
- deduction for self-employment tax;
- self-employed health insurance deduction;
- forfeited interest penalty for premature withdrawal;
- alimony paid.

Also enter the amount of a net operating loss (NOL) deduction. **Note:** A deduction for a carryback or carryforward of an NOL cannot exceed federal modified taxable income. Attach your *Application for a Net Operating Loss Refund* (form MI-1045).

Line 27: Enter medical insurance or HMO premiums you paid for yourself and your family (NOT MEDICARE). Include medical insurance premiums paid through payroll deduction. Include the portion of auto insurance paid for medical coverage. Do not include any insurance premiums deducted on line 26 or amounts paid for income protection insurance.

Line 29: HOUSEHOLD INCOME is used only to compute your credit. Taxpayers with household income over \$82,650 are not eligible for credit in any category.

PART 3: YOUR CREDIT

Line 30: Enter the amount below that applies to you (maximum \$1,200).

- FIP and FIA recipients, enter amount from line 57.

- Taxpayers with household income over \$82,650 are not eligible for credit in any category. The computed credit (line 11) is reduced by 10 percent for every \$1,000 (or part of \$1,000) that your household income exceeds \$73,650. If you are filing a part-year return (for a deceased taxpayer or a part-year resident), you must annualize the household income to determine if the credit reduction applies. If the annualized income is more than \$73,650, enter annualized income on line 29 of form MI-1040CR-2. If the annualized household income is less than \$73,650, the phase-out does not apply. Then use actual household income attributable to Michigan on line 29. A surviving spouse filing a joint claim does not have to annualize the deceased spouse's income.

To annualize income (project what it would have been for a full year):

Step 1: Divide 365 by the number of days the claimant lived or was a Michigan resident in 1997.

Step 2: Multiply the answer from step 1 by the claimant's household income (line 29).

The result is the annualized income.

Direct Deposit

Instead of receiving a check, you may request deposit of your credit directly into your account at a financial institution. Complete the *Direct Deposit of Refund* (form 3174) and attach it behind your claim.

For more information, call the Michigan Tele-Help System (see page 3). To request form 3174 see page 2.

PART 5: RENTERS (VETERANS ONLY)

See "Rent eligible for credit" on page 6.

Line 42: If you rented a Michigan homestead subject to local property taxes, enter the street number and name, city, landowner's name and address, number of months rented, rent paid per month and total rent paid. Do this for each Michigan homestead rented during 1997. If you need more space, attach an additional sheet. Do not include more than 12 months' rent. Do not include amounts paid directly to the landowner on your behalf by a government agency.

IMPORTANT: If you rented your Michigan homestead(s) for the entire year, complete lines 42-46. If you rented your Michigan homestead(s) for part of the year, complete lines 42-53.

PART 6: CREDIT PRORATION

If you received FIP assistance or other FIA benefits in 1997, you must prorate your credit to reflect the ratio of income from other sources to your total household income.

WHEN YOU HAVE FINISHED



Sign your return

Review your claim to make sure your name, Social Security number(s), address and all other important information are on the claim.

Your tax preparer (if you used one) must sign the claim and include the name, address and identification number of the organization he or she represents.

Check a box to indicate if you authorize Treasury to discuss your claim with your tax preparer.

Attachments

Assemble your claim and any attachments in the following order and staple in the upper left corner.

Farmland credit (MI-1040CR-5)

Property tax credit (MI-1040CR-2)

Home heating credit (MI-1040CR-7)

Direct deposit of refund (form 3174)

If you file a prescription drug credit (MI-1040CR-9) **do not** staple it to your return; fold it and leave it loose in the envelope.

If you are also filing an MI-1040, assemble your returns and attachments according to the instructions on page 19 of the MI-1040 booklet.

Mailing

Mail your claim to the same address as your MI-1040. If you are not required to file an MI-1040, mail this claim to:

Michigan Department of Treasury
Lansing, MI 48956

Your claim may be audited. Keep a copy of this form and all supporting documents for six years.

TABLE 1
Veterans and Blind Status and Taxable Value Allowance (TVA)

Filing Status	Percent of Disability	TVA
A. Blind (if each spouse is blind, the TVA is \$7,000)		\$3,500
B. Veteran with service-connected disability (or his/her surviving spouse)	10-50%	3,500
	60-80%	4,000
	90 - 100%	4,500
C. Surviving spouse of veteran deceased in service		4,500
D. Veteran of wars before World War I, pensioned veteran, his/her surviving spouse, or active military		3,500
E. Surviving spouse of a nondisabled or nonpensioned veteran of the Korean War, World War II or World War I		2,500

TABLE 2
Percent of Taxes Refundable

Taxable Value					Taxable Value				
Taxable Value Allowance					Taxable Value Allowance				
	\$2,500	\$3,500	\$4,000	\$4,500		\$2,500	\$3,500	\$4,000	\$4,500
\$ 0 to \$ 2,500	100.0%	100.0%	100.0%	100.0%	\$ 7,601 to \$ 7,700	32.7%	45.8%	52.3%	58.8%
\$ 2,501 to 2,600	98.0	100.0	100.0	100.0	7,701 to 7,800	32.3	45.2	51.6	58.1
2,601 to 2,700	94.3	100.0	100.0	100.0	7,801 to 7,900	31.8	44.6	51.0	57.3
2,701 to 2,800	90.9	100.0	100.0	100.0	7,901 to 8,000	31.4	44.0	50.3	56.6
2,801 to 2,900	87.7	100.0	100.0	100.0	8,001 to 8,100	31.1	43.5	49.7	55.9
2,901 to 3,000	84.7	100.0	100.0	100.0	8,101 to 8,200	30.7	42.9	49.1	55.2
3,001 to 3,100	82.0	100.0	100.0	100.0	8,201 to 8,300	30.3	42.4	48.5	54.5
3,101 to 3,200	79.4	100.0	100.0	100.0	8,301 to 8,400	29.9	41.9	47.9	53.9
3,201 to 3,300	76.9	100.0	100.0	100.0	8,401 to 8,500	29.6	41.4	47.3	53.3
3,301 to 3,400	74.6	100.0	100.0	100.0	8,501 to 8,600	29.2	40.9	46.8	52.6
3,401 to 3,500	72.5	100.0	100.0	100.0	8,601 to 8,700	28.9	40.5	46.2	52.0
3,501 to 3,600	70.4	98.6	100.0	100.0	8,701 to 8,800	28.6	40.0	45.7	51.4
3,601 to 3,700	68.5	95.9	100.0	100.0	8,801 to 8,900	28.2	39.5	45.2	50.8
3,701 to 3,800	66.7	93.3	100.0	100.0	8,901 to 9,000	27.9	39.1	44.7	50.3
3,801 to 3,900	64.9	90.9	100.0	100.0	9,001 to 9,100	27.6	38.7	44.2	49.7
3,901 to 4,000	63.3	88.6	100.0	100.0	9,101 to 9,200	27.3	38.3	43.7	49.2
4,001 to 4,100	61.7	86.4	98.8	100.0	9,201 to 9,300	27.0	37.8	43.2	48.6
4,101 to 4,200	60.2	84.3	96.4	100.0	9,301 to 9,400	26.7	37.4	42.8	48.1
4,201 to 4,300	58.8	82.4	94.1	100.0	9,401 to 9,500	26.5	37.0	42.3	47.6
4,301 to 4,400	57.5	80.5	92.0	100.0	9,501 to 9,600	26.2	36.6	41.9	47.1
4,401 to 4,500	56.2	78.7	89.9	100.0	9,601 to 9,700	25.9	36.3	41.5	46.6
4,501 to 4,600	54.9	76.9	87.9	98.9	9,701 to 9,800	25.6	35.9	41.0	46.2
4,601 to 4,700	53.8	75.3	86.0	96.8	9,801 to 9,900	25.4	35.5	40.6	45.7
4,701 to 4,800	52.6	73.7	84.2	94.7	9,901 to 10,000	25.1	35.2	40.2	45.2
4,801 to 4,900	51.5	72.2	82.5	92.8	10,001 to 10,100	24.9	34.8	39.8	44.8
4,901 to 5,000	50.5	70.7	80.8	90.9	10,101 to 10,200	24.6	34.5	39.4	44.3
5,001 to 5,100	49.5	69.3	79.2	89.1	10,201 to 10,300	24.4	34.1	39.0	43.9
5,101 to 5,200	48.5	68.0	77.7	87.4	10,301 to 10,400	24.2	33.8	38.6	43.5
5,201 to 5,300	47.6	66.7	76.2	85.7	10,401 to 10,500	23.9	33.5	38.3	43.1
5,301 to 5,400	46.7	65.4	74.8	84.1	10,501 to 10,600	23.7	33.2	37.9	42.7
5,401 to 5,500	45.9	64.2	73.4	82.6	10,601 to 10,700	23.5	32.9	37.6	42.3
5,501 to 5,600	45.0	63.1	72.1	81.1	10,701 to 10,800	23.3	32.6	37.2	41.9
5,601 to 5,700	44.2	61.9	70.8	79.6	10,801 to 10,900	23.0	32.3	36.9	41.5
5,701 to 5,800	43.5	60.9	69.6	78.3	10,901 to 11,000	22.8	32.0	36.5	41.1
5,801 to 5,900	42.7	59.8	68.4	76.9	11,001 to 11,100	22.6	31.7	36.2	40.7
5,901 to 6,000	42.0	58.8	67.2	75.6	11,101 to 11,200	22.4	31.4	35.9	40.4
6,001 to 6,100	41.3	57.9	66.1	74.4	11,201 to 11,300	22.2	31.1	35.6	40.0
6,101 to 6,200	40.7	56.9	65.0	73.2	11,301 to 11,400	22.0	30.8	35.2	39.6
6,201 to 6,300	40.0	56.0	64.0	72.0	11,401 to 11,500	21.8	30.6	34.9	39.3
6,301 to 6,400	39.4	55.1	63.0	70.9	11,501 to 11,600	21.6	30.3	34.6	39.0
6,401 to 6,500	38.8	54.3	62.0	69.8	11,601 to 11,700	21.5	30.0	34.3	38.6
6,501 to 6,600	38.2	53.4	61.1	68.7	11,701 to 11,800	21.3	29.8	34.0	38.3
6,601 to 6,700	37.6	52.6	60.2	67.7	11,801 to 11,900	21.1	29.5	33.8	38.0
6,701 to 6,800	37.0	51.9	59.3	66.7	11,901 to 12,000	20.9	29.3	33.5	37.7
6,801 to 6,900	36.5	51.1	58.4	65.7					
6,901 to 7,000	36.0	50.4	57.6	64.7					
7,001 to 7,100	35.5	49.6	56.7	63.8					
7,101 to 7,200	35.0	49.0	55.9	62.9					
7,201 to 7,300	34.5	48.3	55.2	62.1					
7,301 to 7,400	34.0	47.6	54.4	61.2					
7,401 to 7,500	33.6	47.0	53.7	60.4					
7,501 to 7,600	33.1	46.4	53.0	59.6					

If the taxable value of your home exceeds \$12,000, divide your taxable value allowance by the taxable value of your home to determine your percentage of tax relief.

Blind filers whose TVA is \$7,000 should divide \$7,000 by the taxable value of your home to determine your percentage of tax relief (cannot exceed 100%).

School District Code List

Michigan public school districts are listed alphabetically with code numbers to the **left** of the names. When more than one district has the same name, the city name in parentheses helps you choose the right district.

31020	Adams Twp.	28035	Buckley
46020	Addison	73080	Buena Vista
46010	Adrian	56020	Bullock Creek
58020	Airport	75020	Burr Oak
79010	Akron Fairgrove	02020	Burt Twp.
05010	Alba	78020	Byron
13010	Albion	41040	Byron Center
01010	Alcona		
74030	Algonac	83010	Cadillac
03030	Allegan	41050	Caledonia
82020	Allen Park	31030	Calumet
70040	Allendale	30010	Camden Frontier
29010	Alma	74040	Capac
44020	Almont	25080	Carman-Ainsworth
04010	Alpena	55010	Carney Nadeau
50040	Anchor Bay	79020	Caro
81010	Ann Arbor	73030	Carrollton
06010	Arenac Eastern	59020	Carson City Crystal
50050	Armada	76070	Carsonville-Pt. Sanilac
07010	Arvon Twp.	32030	Caseville
29020	Ashley	79030	Cass City
13050	Athens	14010	Cassopolis
25130	Atherton	41070	Cedar Springs
60010	Atlanta	50010	Centerline
06020	Au Gres Sims	05035	Central Lake
02010	AuTrain-Onota	59125	Central Montcalm
63070	Avondale	75030	Centreville
		15050	Charlevoix
32010	Bad Axe	23030	Charlotte
43040	Baldwin	31050	Chassell Twp.
80020	Bangor	16015	Cheboygan
80240	Bangor Twp. (8)	81040	Chelsea
	(Bangor)	73110	Chesaning Union
09030	Bangor Twp.	54025	Chippewa Hills
	(Bay City)	50080	Chippewa Valley
07020	Baraga Twp.	32040	Church
21090	Bark River Harris	18010	Clare
19100	Bath	63090	Clarenceville
13020	Battle Creek	63190	Clarkston
09010	Bay City	63270	Clawson
37040	Beal City	39020	Climax Scotts
51020	Bear Lake	46060	Clinton
15010	Beaver Island	50070	Clintondale
26010	Beaverton	25150	Clio
58030	Bedford	12010	Coldwater
25240	Beecher	56030	Coleman
34080	Belding	32260	Colfax Twp. (1F)
05040	Bellaire	11330	Coloma
23010	Bellevue	75040	Colon
25060	Bendle	38040	Columbia
25230	Bentley	39030	Comstock
11010	Benton Harbor	41080	Comstock Park
10015	Benzie County Central	38080	Concord
63050	Berkley	75050	Constantine
34140	Berlin Twp. (3)	70120	Coopersville
11240	Berrien Springs	78100	Corunna
27010	Bessemer City	80040	Covert
21065	Big Bay De Noc	20015	Crawford AuSable
62470	Big Jackson	82230	Crestwood
54010	Big Rapids	76080	Croswell Lexington
73170	Birch Run		
63010	Birmingham	33040	Dansville
46040	Blissfield	25140	Davison
63080	Bloomfield Hills	82030	Dearborn
32140	Bloomfield No. 1	82040	Dearborn Heights (7)
	(Red-Huron Co.)	80050	Decatur
32250	Bloomfield Twp. (7F)	76090	Deckerville
	(Huron Co.)	46070	Deerfield
80090	Bloomingdale	08010	Delton-Kellogg
49020	Bois Blanc Pines	17050	Detour
15020	Boyne City	82010	Detroit
15030	Boyne Falls	19010	DeWitt
63180	Brandon	81050	Dexter
11210	Brandywine	14020	Dowagiac Union
29040	Breckenridge	44050	Dryden
22030	Breitung Twp.	58050	Dundee
73180	Bridgeport-SpaULDing	78030	Durand
11340	Bridgman		
47010	Brighton	74050	East China Twp.
17140	Brimley	50020	East Detroit
46050	Britton Macon	41090	East Grand Rapids
12020	Bronson	38090	East Jackson
76060	Brown City	15060	East Jordan
11310	Buchanan	33010	East Lansing

Residents, choose the code for the district where you lived December 31, 1997. Call your local assessor or treasurer if you do not know your school district name.

Nonresidents, enter "10000" in the code box.

34340	Easton Twp. (6)	08030	Hastings
23050	Eaton Rapids	63130	Hazel Park
11250	Eau Claire	73210	Hemlock
82250	Ecorse	62060	Hesperia
14030	Edwardsburg	82070	Highland Park
05060	Elk Rapids	60020	Hillman
32050	Elkton Pigeon Bayport	30020	Hillsdale
05065	Ellsworth	70020	Holland
31070	Elm River Twp.	63210	Holly Area
49055	Engadine	33070	Holt
21010	Escanaba	61120	Holton
09050	Essexville Hampton	13080	Homer
67020	Evart	03070	Hopkins
66045	Ewen-Trout Creek	72020	Houghton Lake
40060	Excelsior (1)	31110	Houghton-Portage
		47070	Howell
68030	Fairview	46080	Hudson
63200	Farmington	70190	Hudsonville
18020	Farwell	82340	Huron
03050	Fennville	63220	Huron Valley
25100	Fenton		
63020	Ferndale	58070	Ida
50090	Fitzgerald	44060	Imlay City
82180	Flat Rock	82080	Inkster
25010	Flint	16050	Inland Lakes
25120	Flushing	34010	Ionia
40020	Forest Area	34360	Ionia Twp. (2)
41110	Forest Hills	22010	Iron Mountain
36015	Forest Park	27020	Ironwood
19070	Fowler	52180	Ishpeming
47030	Fowlerville	29060	Ithaca
73190	Frankenmuth		
10025	Frankfort-Elberta	38170	Jackson
50100	Fraser	58080	Jefferson Sch.-Monroe Co.
73200	Freeland	70175	Jenison
53030	Freesoil	69030	Johannesburg-Lewiston
62040	Fremont	30030	Jonesville
61080	Fruitport		
29050	Fulton	39010	Kalamazoo
		51045	Kaleva Norman-Dickson
39050	Galesburg Augusta	40040	Kalkaska
11160	Galen Twp.	25110	Kearsley
03440	Ganges (4)	41140	Kelloggsville
82050	Garden City	41145	Kenowa Hills
69020	Gaylord	41150	Kent City
25070	Genesee	41160	Kentwood
72010	Gerrish Higgins	28090	Kingsley
82290	Gibraltar	79080	Kingston
21025	Gladstone		
26040	Gladwin	50140	L'Anse Creuse
45010	Glen Lake	07040	L'Anse Area
80110	Gobles	78040	Laingsburg
41120	Godfrey Lee	57020	Lake City
41020	Godwin Heights	25200	Lake Fenton
25050	Goodrich	31130	Lake Linden Hubbell
25030	Grand Blanc	63230	Lake Orion
70010	Grand Haven	50120	Lakeshore
23060	Grand Ledge		(St. Clair Shores)
41010	Grand Rapids	11030	Lakeshore
41130	Grandville		(Stevensville, Berrien Co.)
62050	Grant	59090	Lakeview (Lakeview)
42030	Grant Twp.	13090	Lakeview (Battle Creek)
38050	Grass Lake	50130	Lakeview (St. Clair Shores)
59070	Greenville	25280	Lakeville
82300	Grosse Ile Twp.	34090	Lakewood
82055	Grosse Pointe	63280	Lamphere
39065	Gull Lake	33020	Lansing
52040	Gwinn	44010	Lapeer
		80130	Lawrence
11670	Hagar Twp. (6)	80140	Lawton
35020	Hale	45020	Leland
03100	Hamilton	49040	Les Cheneaux
82060	Hamtramck	33100	Leslie
31010	Hancock	81070	Lincoln
38100	Hanover Horton	82090	Lincoln Park
32060	Harbor Beach	25250	Linden
24020	Harbor Springs	30040	Litchfield
13070	Harper Creek	24030	Littlefield
82320	Harper Woods	82095	Livonia
18060	Harrison	41170	Lowell
64040	Hart	53040	Ludington
80120	Hartford		
47060	Hartland		
33060	Haslett		

We no longer print your Social Security number on the mailing label. Instead, for security reasons, a 10-digit code number appears on the label. Review this label. If the information is correct, place the label on your tax return. **If any information is incorrect, do not use this label.** Write the correct information on the return. If you use a tax preparer, take this book to your preparer and ask him or her to use this label. Using this label will help shorten the processing time of your return.

49110 Mackinac Island	30050 North Adams - Jerome	79110 Reese	75080 Three Rivers
16070 Mackinaw City	44090 North Branch	61220 Reeths Puffer	28010 Traverse City
46090 Madison (Adrian)	55115 North Central	52110 Republic Michigamme	82155 Trenton
63140 Madison (Madison Hts.)	22045 North Dickinson Co.	50180 Richmond	59080 Tri County (Howard City)
05070 Mancelona	32080 North Huron	82120 River Rouge	63150 Troy
81080 Manchester	61230 North Muskegon	11033 River Valley	
51070 Manistee	45040 Northport	82400 Riverview	32170 Ubly
77010 Manistique	41025 Northview	63260 Rochester	13135 Union City
83060 Manton	82390 Northville	41210 Rockford	79145 Unionville Sebewaing
23065 Maple Valley	38140 Northwest	71080 Rogers City Area	50210 Utica
14050 Marcellus	22025 Norway Vulcan	50190 Romeo	
27060 Marenisco	75100 Nottawa	82130 Romulus	82430 Van Buren
67050 Marion	63100 Novi	50030 Roseville	50220 Van Dyke
13095 Mar Lee		23590 Roxand Twp. (12)	69040 Vanderbilt
76140 Marlette	63250 Oak Park	63040 Royal Oak	38020 Vandercook Lake
52170 Marquette City	61065 Oakridge	17110 Rudyard	79150 Vassar
13110 Marshall	33170 Okemos		32650 Verona Twp. (1F)
03060 Martin	23080 Olivet	73010 Saginaw City	59150 Vestaburg
74100 Marysville	71050 Onaway	73040 Saginaw Twp.	39170 Vicksburg
33130 Mason	23490 Oneida Twp. (3)	81120 Saline	
58090 Mason (Erie)	51060 Onekama	46130 Sand Creek	65045 West Branch-Rose City
53010 Mason County Central	46110 Onsted	76210 Sandusky	27070 Wakefield Twp.
(Scottville)	66050 Ontonagon	34120 Saranac	30080 Waldron
53020 Mason County Eastern	61190 Orchard View	03080 Saugatuck	64090 Walkerville
(Custer)	31100 Osceola Twp.	17010 Sault Ste. Marie	63290 Walled Lake
80150 Mattawan	35010 Oscoda	39160 Schoolcraft	50230 Warren
79090 Mayville	03020 Otsego	(Kalamazoo Co.)	50240 Warren Woods
57030 McBain	19120 Ovid Elsie	64080 Shelby	63300 Waterford
82045 Melvindale Allen Park	32090 Owendale Gagetown	37060 Shepherd	27080 Watersmeet Twp.
74120 Memphis	78110 Owosso	32610 Sigel Twp.-Adams (3)	11320 Watervliet
75060 Mendon	63110 Oxford	(Bad Axe)	33215 Waverly
55100 Menominee		32620 Sigel Twp. (4)	03040 Wayland Union
56050 Meridian	34040 Palo	32630 Sigel Twp. (6)	82160 Wayne-Westland
73230 Merrill	39130 Parchment	11830 Sodus Twp. (5)	33220 Webberville
83070 Mesick	80160 Paw Paw	80010 South Haven	52160 Wells Twp.
38120 Michigan Center	76180 Peck	50200 South Lake	63160 West Bloomfield
21135 Mid Peninsula	24040 Pellston	63240 South Lyon	36025 West Iron County
56010 Midland	13120 Pennfield	82140 South Redford	70070 West Ottawa
81100 Milan	64070 Pentwater	63060 Southfield	38010 Western
79100 Millington	78080 Perry	82405 Southgate	82240 Westwood
68010 Mio Au Sable	24070 Petoskey	41240 Sparta	25210 Westwood Heights
61060 Mona Shores	19125 Pewamo Westphalia	70300 Spring Lake	62090 White Cloud
58010 Monroe	17090 Pickford	38150 Springport	75070 White Pigeon
59045 Montabella	47080 Pinckney	73240 St. Charles	66070 White Pine
61180 Montague	09090 Pinconning	49010 St. Ignace City	17160 Whitefish
25260 Montrose	67055 Pine River	19140 St. Johns	58110 Whiteford
49070 Moran Twp.	30060 Pittsford	11020 St. Joseph	61240 Whitehall
46100 Morenci	03010 Plainwell	29100 St. Louis	81140 Whitmore Lake
54040 Morley Stanwood	82100 Plymouth Canton	06050 Standish - Sterling	35040 Whittimore Prescott
78060 Morrice	63030 Pontiac	31140 Stanton Twp.	33230 Williamston
50160 Mt. Clemens	32130 Port Hope	55120 Stephenson	81150 Willow Run
25040 Mt. Morris	74010 Port Huron	33200 Stockbridge	16100 Wolverine
37010 Mt. Pleasant	39140 Portage	75010 Sturgis	82365 Woodhaven
02070 Munising	34110 Portland	58100 Summerfield	82170 Wyandotte
61010 Muskegon	71060 Posen	02080 Superior Central	41026 Wyoming
61020 Muskegon Heights	23090 Pottersville	45050 Suttons Bay	
	52100 Powell Twp.	73255 Swan Valley	74130 Yale
52015 Nice (Ishpeming) N.I.C.E.		25180 Swartz Creek	81020 Ypsilanti
38130 Napoleon	12040 Quincy		
52090 Negaunee		48040 Tahquamenon	70350 Zeeland
11200 New Buffalo	21060 Rapid River	35030 Tawas	
50170 New Haven	61210 Ravenna	82150 Taylor	
78070 New Lothrop	30070 Reading	46140 Tecumseh	
62070 Newaygo	82110 Redford Union	13130 Tekonsha	
11300 Niles	67060 Reed City	08050 Thornapple-Kellogg	